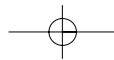
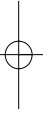
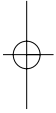
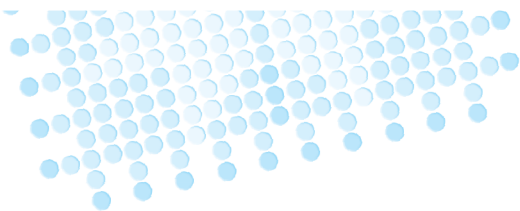


Chapter Three References

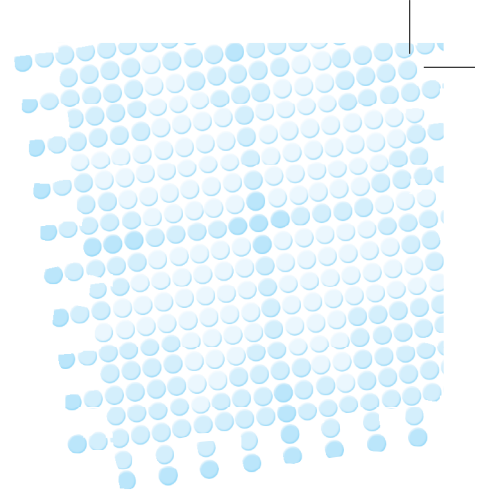
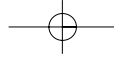




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Chapter Three: Annex

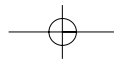
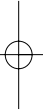
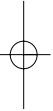


Table A.3.1: Trends in Women's Labor Force Participation

| | 1960 | 1970 | 1980 | 1990 | 2000 | Percentage Change between 1960 and 2000 |
|--------------------|------|------|------|------|------|--|
| Algeria | 16.9 | 17.6 | 19.1 | 20.1 | 31.2 | 85 |
| Bahrain | 0 | 4.1 | 17.1 | 29.8 | 34.1 | 735 |
| Egypt | 25.9 | 27.4 | 29.3 | 32 | 37.1 | 43 |
| Jordan | 16.5 | 16.3 | 16.2 | 15.1 | 19.4 | 19 |
| Kuwait | 13.8 | 14.8 | 14.7 | 17.8 | 27.8 | 102 |
| Lebanon | 5.6 | 11.9 | 21.1 | 38.9 | 37.8 | 58.1 |
| Libya | 12.4 | 18.3 | 21.4 | 26.5 | 32.3 | 159 |
| Morocco | 20.6 | 19.3 | 23.3 | 21.4 | 26.1 | 27 |
| Oman | 32.5 | 34.3 | 38.1 | 40.5 | 43.6 | 34 |
| Qatar | 4.1 | 5.8 | 7.5 | 13.4 | 20.0 | 393 |
| Saudi Arabia | 0 | 0 | 12.5 | 32.9 | 41.3 | 231 |
| Syria | 3.4 | 4.9 | 9.6 | 15.7 | 22.3 | 564 |
| Tunisia | 23.2 | 23.3 | 23.6 | 24.5 | 29.9 | 29 |
| UAE | 22.0 | 23.2 | 34.5 | 34.5 | 39.7 | 80 |
| West Bank Gaza | 0.0 | 6.8 | 16 | 30.1 | 33.1 | 385 |
| Yemen | 6.2 | 6.5 | 6.2 | 6.5 | 9.8 | 59 |
| Arab Countries | 27.4 | 28.1 | 28.5 | 29.4 | 31.7 | 15 |
| Sub Saharan Africa | 21.9 | 22.8 | 24.7 | 26.4 | 32.2 | 47 |
| South Asia | 65.5 | 64.7 | 63.3 | 62.5 | 62.5 | -5 |

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Table A.3.2 Occupational Segregation in the Arab Countries and the World

| | Duncan Index for Occupational Segregation |
|----------------------------|---|
| Djibouti | 0.51 |
| Egypt | 0.46 |
| Jordan | 0.44 |
| Lebanon | 0.37 |
| Morocco | 0.13 |
| Tunisia | 0.19 |
| WBG | 0.42 |
| Yemen | 0.31 |
| Arab Countries (average) | 0.34 |
| West Africa | 0.23 |
| East Asia and Pacific | 0.32 |
| South Asia | 0.20 |
| Central and Eastern Europe | 0.26 |
| Rest of Europe | 0.40 |

Source: World Bank, 2003.

Table A.3.3: Incidence of Poverty in Selected Arab Countries 1988–2000

| | Urban | | Rural | |
|----------------|------------------------------|--------------------------------|------------------------------|--------------------------------|
| | Headcount Index (percent) | Poverty Gap Index (percent) | Headcount Index (percent) | Poverty Gap Index (percent) |
| Algeria | | | | |
| 1988 | 7.3 | NA | 16.6 | NA |
| 1995 | 14.7 | NA | 30.3 | NA |
| Egypt | | | | |
| 1990/91 | 20.3 | 4.3 | 28.6 | 4.5 |
| 1995/96 | 22.5 | 4.9 | 23.3 | 4.3 |
| 1999/2000 | 9.2 | 1.7 | 22.1 | 3.9 |
| Jordan | | | | |
| 1992 | 12.4 | 3.1 | 21.1 | 5.1 |
| 1997 | 10 | 2.1 | 18.2 | 4 |
| Morocco | | | | |
| 1990/91 | 7.6 | 1.5 | 18 | 3.8 |
| 1998/99 | 12 | 2.5 | 27.2 | 6.7 |
| Tunisia | | | | |
| 1990 | 3.5 | 0.7 | 13.1 | 3.2 |
| 1995 | 3.6 | 0.07 | 13.9 | 3.1 |
| 2000 | 1.6 | 0.29 | 8.3 | 1.72 |
| Yemen | | | | |
| 1998 | 30.8 | 8.2 | 45 | 14.7 |

Source: World Bank 2000.

Table A.3.4: Summary of Safety Net Programs in Selected Arab Countries

| Programs | Budget in Local Currency | Number of Beneficiaries | Women Beneficiaries |
|--|---|---|----------------------------------|
| Jordan | | | |
| National Aid Fund | 14,500,000 | 32,000 households | |
| Zakat Fund | 1,441,840 | 80,000 households | |
| Jordanian Charity Association | 650,267 | | |
| International Assistance Aid | 2,000,000 | | |
| Queen Alia's Fund | 297,630 | | |
| National Aid Fund (Vocational Programs) | 2,600,000 | | |
| Development and Employment Fund | 21,769,98 | 550 beneficiaries (Loan ceiling is 10,000 Dinar + 6% administrative expenses.) Pay back on 6 year basis. | |
| Ministry of Social Insurance | 500,000 | | |
| Public Organization for Charity Associations | 976,000 | | |
| Sudan | | | |
| Zakat Fund (Diwan El Zakat) | 5,000,000,000 | 50% of poor (1999) | |
| Social Insurance Fund | | 1.4 million | |
| Development and Savings Bank | 1339,000,000 | | |
| Saudi Arabia | | | |
| Social Insurance Program | 3,60,000,000 | | |
| Industrial Development Saudi Fund | 10,4,000,000 | | |
| Bahrain | | | |
| Female Headed Households program | 3,715,158 | | 10,229 |
| Productive Families (Women Only) | | | 750 |
| Tunisia | | | |
| National Cooperation Fund | \$500,000,000 | 219,000 households | |
| Training and Employment Associations | | 94,000 | Targets females (12–18 years) |
| National Program Supporting Needy Families | 49,600,000 | 112,000 needy families out of the 150,000 families surveyed | |
| Yemen | | | |
| Social Care Fund | 56,000,000 | 95,000 households (monthly expenses) | 36,100 |
| Small Enterprises Development Program | 243,000,000 | 465 small enterprises established | 43.1% of loans to women |
| | Loan size: 20,000 with 12–18% interest pending loan size | 2,991 job opportunities | |
| Social Fund | 80,000,000 (for six years) | 21 projects in community development | |
| Women Participation in Development | 1,500,000 | 5 micro-credit projects (government) | |
| Productive Families | 10,000,000 | | 5188 |
| Egypt | | | |
| Social Insurance Program | 33,000,000 | 21,400 regular beneficiaries | |
| | | 16,900 irregular beneficiaries | |
| Sadat Pension Fund | 15,000,000 (yearly) | | 817,000 |
| Productive Families | | 30,300 | |
| Nasr Social Bank | 1billion | | |
| Social Fund | \$1,476,000,000 | | |
| Morocco | | | |
| National Social Security program | | 800,000 | |
| Social Protection System | | 2,300,000 (private sector) | |

¹ Under the Public Organization for Charity Associations: Different Vocational Programs, Nour El Hussein Association, Queen Alia's Fund

Table A.3.5: Percentage of Population below Poverty Line in the Arab Countries

| Country | # of Population | Percentage of Population below Poverty Line | | | |
|----------------------|-----------------|---|-------------------|----------------------------|--------------------|
| | | National Poverty Line | | International Poverty Line | |
| | | 2001 | Previous Census | Most Recent Census | <\$1 |
| Algeria | 30,835,000 | 12.2 ^a | 22.6 ^b | 1.16 ^b | 15.09 ^b |
| Bahrain | 651,000 | | | | |
| Comoros | 571,890 | | 49.0 ^b | | |
| Djibouti | 644,330 | | | | |
| Egypt | 65,176,940 | | 22.9 ^c | 3.08 ^b | 29.77 ^b |
| Iraq | 23,750,180 | | | | |
| Jordan | 5,030,800 | 15 ^d | 11.7 ^e | 0.36 ^e | 7.38 ^e |
| Kuwait | 2,044,270 | | | | |
| Lebanon | 4,384,680 | | | | |
| Libya | 5,410,780 | | | | |
| Mauritania | 2,749,150 | | 57.0 ^f | 28.6 ^b | 68.7 ^a |
| Morocco | 29,170,000 | 13.1 ^d | 19.0 ^b | 0.14 ^g | 7.53 ^g |
| Oman | 2,478,000 | | | | |
| Qatar | 597,550 | | | | |
| Saudi Arabia | 21,408,470 | | | | |
| Somalia | 9,084,760 | | | | |
| Sudan | 31,694,590 | | | | |
| Syria | 16,593,210 | | | | |
| Tunisia | 9,673,600 | 19.9 ^g | 14.1 ^h | 1.26 ^g | 11.59 ^g |
| United Arab Emirates | 2,976,290 | | | | |
| West Bank and Gaza | 3,089,540 | | | | |
| Yemen | 18,045,750 | | 19.1 ^k | 5.07 ⁱ | 35.46 ^l |

Table A.3.6: Micro-finance Programs in the Arab Countries

| Country | Donor | Name of Program | Date of Start | Budget | Implementing Body | Number of Beneficiaries | Percentage of Women Beneficiaries |
|--------------------|--|--|-------------------------|--------------------|----------------------------|---|-----------------------------------|
| Algeria | NA* | Caisse Nationale D' Egarne et de Prevoyance | | | | | |
| Bahrain | UNDP and Bahrain Government* | Microstart | 1998 | \$1.5 million | 3 NGOs | About 2000 | 73% |
| Comoros | IDA* | Social Fund Project | 1998 | \$0.9 million | Social Fund (FADC) | 1250 | 20% |
| Djibouti | NA | Initial Micro Lending Program | 1996 | NA | NGOs | 1000 | |
| | NA | Current Micro Lending Program | 2000 | NA | NA | NA | NA |
| Egypt ^d | USAID | SMED | 1989 | \$40 million | NGOs | 305,000 | 50% |
| | USAID | SECP | *1991, 1992, 1995, 1998 | \$45 million** | Bank (NBD) | | |
| | USAID | | 2001 | \$8.2 million*** | Banque Du Caire | 28,257 | NA |
| | USAID | APCP | 1986-96 | \$309 million | PBDAC and IDB | | |
| | Switzerland | ESDF | 1995 | \$36 million | an NGO in Assiat | 600,000 | 11% |
| | UNDP in Partnership of SFD | Microstart Egypt | 2000 | | 3 NGOs in Fayoum | 3,342 | 62% |
| | Dutch Ministry of DC | Credit Facilities for Small Scale Agriculture and Industrial Enterprises | 1994, 1998 | DFL 10.24 million | PBDAC | NA | NA |
| | CARITAS | Credit Facilities for Small Enterprises Program | 1989 | | NGOs | | |
| | UNICEF | Family Development Fund | 1993 | US\$ 0.095 million | NGOs | 3,100 | 90% |
| | CIDA | SMED in Upper Egypt | 1996, 1999 | CANS 8 million | SFD and FIT | TA only | |
| | CIDA | SMRSP | 1995, 1996, 2002 | CANS 12 million | Dakahlia Governorate | TA only | |
| | CIDA | SMETPol | 2000-2004 | CANS 4.36 million | MofT | TA only | |
| | CIM | Integrated Experts Program | | NA | NA | TA only | |
| | Cooperazione Italiana | UNIDO | NA | NA | SFD and Executed by the CB | Financial and TA restricted to Italian supply | |
| | DANIDA | Private Sector Development (PSD) | 1996-2001 | US\$ 90 million | Any enterprise | Restricted to cooperation with Danish companies | |
| DANIDA | Small and Micro industrial Enterprise Development in Aswan | 1995, 1996, 1998, 2001 | US\$ 2.4 million | NA | NA | | |

Continuation Table A.3.6: Micro-finance Programs in the Arab Countries

| | EU | Industrial Modernization Program | | | | Largest MEDA TA project | |
|-----------------------------|---------------------------------------|--|------------|-------------------|---------------------------|-------------------------|------|
| | FES | Developing Handicraft and Small Scale Industries | 1995 | LE 10 million | NA | TA only | |
| Iraq | USAID ² | | 1998 | US\$ 30 million | NGOs and Commercial Banks | | 50% |
| Jordan | | | | | | | |
| Kuwait | | | | | | | |
| Lebanon | USAID ² | | 1997 | US\$ 8 million | PVOs | NA | NA |
| Libya | | | | | | | |
| Mauritania | | | | | | | |
| Morocco | USAID ² | Moroccan Microfinance Activity | 1997 | US\$ 16.2 million | NGOs | NA | NA |
| | UNDP ³ | Microstart | 1997 | US\$ 1.67 million | NGOs | NA | NA |
| | Fond Hassan II ⁴ | | 2000 | DH 100 million | NGOs | NA | NA |
| | European Commission ⁵ | | NA | \$ 0.5 million | NGOs | NA | NA |
| | CODESPA ⁶ | | 1996 | DH 4 million | NGOs | NA | NA |
| | North Agency ⁷ | | NA | DH 3 million | NGOs | NA | NA |
| | Italian Government ⁸ | | NA | DH 2 million | NGOs | NA | NA |
| Oman | | | | | | | |
| Qatar | | | | | | | |
| Saudi Arabia | | | | | | | |
| Somalia | | | | | | | |
| Sudan | ODA-UK now DFID ¹ | ACORD Small Scale Enterprise Program | 1980 | NA | NGOs | 28,688 | 51% |
| Syria | IFAD ⁹ | | NA | US\$ 17.5 million | NGOs | NA | NA |
| Tunisia | Tunisian Solidarity Bank ¹ | | 1997 | NA | Bank | 13,000 | 27% |
| United Arab Emirates | | | | | | | |
| West Bank and Gaza | USAID ² | aa | 1996 | US\$ 9.5 million | NGOs and Commercial Banks | | >50% |
| | UNRWA ¹ | Micro Enterprise Credit Product | 1996, 1998 | US\$ 2.9 million | NA | 28,580 | NA |
| | | Solidarity Group Lending Product | 1994 | US\$.04 million | NA | NA | 100% |
| Yemen¹ | UNDP | Microstart | 1997 | US\$ 23.3 million | NGOs | 5,000 | |
| | UNCDF, WFP | | | US\$ 17.1 million | | | |